

Information to identify the case:

Debtor 1	<u>Earl W. Bryant Jr.</u>	Social Security number or ITIN	xxx-xx-2335
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Heather L. Bryant</u>	Social Security number or ITIN	xxx-xx-9745
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-18897-JNP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Earl W. Bryant Jr.
aka Wayne Bryant

Heather L. Bryant
fka Heather Flynn

7/14/21

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Earl W. Bryant, Jr.
Heather L. Bryant
Debtors

Case No. 18-18897-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jul 14, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 16, 2021:

Recip ID	Recipient Name and Address
db/jdb	Earl W. Bryant, Jr., Heather L. Bryant, 11 Braden Dr, Marmora, NJ 08223-1171
517491533	American Express Personal Loans, PO Box 1270, Newark, NJ 07101-1270
517491539	+ Cenlar, POB 77404, Ewing, NJ 08628-6404
517615894	++ DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577 address filed with court:, Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
517491542	+ Dell Preferred Account - Webbank, POB 6403, Carol Stream, IL 60197-6403
517491545	+ Helzberg Diamonds-Capital One, POB 30253, Salt Lake City, UT 84130-0253
517494669	Joan Flynn, 11 Braden Dr, Marmora, NJ 08223-1171
517491560	TD Bank Visa, PO Box 84037, Columbus, GA 31908-4037
517628937	+ Texas Capital Bank, N.A., c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
517491567	Yardville Natl Bank, Walter E. Foran Blvd., Flemington, NJ 08822

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 14 2021 20:36:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 14 2021 20:36:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517549330	EDI: BECKLEE.COM	Jul 15 2021 00:28:00	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517491534	+ EDI: AMEREXPR.COM	Jul 15 2021 00:28:00	Amex, POB 297871, Fort Lauderdale, FL 33329-7871
517491535	EDI: BANKAMER.COM	Jul 15 2021 00:28:00	Bank Of Amerca, POB 15019, Wilmington, DE 19886-5019
517491536	EDI: TSYS2.COM	Jul 15 2021 00:28:00	Barclaycard, PO Box 13337, Philadelphia, PA 19101-3337
517491538	+ EDI: CITICORP.COM	Jul 15 2021 00:28:00	CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
517491561	EDI: CITICORP.COM	Jul 15 2021 00:28:00	UNVL/Citi, POB 183113, Columbus, OH 43218
517491537	+ EDI: CAPITALONE.COM	Jul 15 2021 00:28:00	Capital One Bank USA NA, POB 30281, Salt Lake City, UT 84130-0281
517630300	EDI: BL-BECKET.COM	Jul 15 2021 00:28:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517491541	EDI: WFNNB.COM	Jul 15 2021 00:28:00	Comenity - Boscovs, PO Box 659622, San Antonio, TX 78265-9622
517491543	EDI: DISCOVER.COM		

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		Jul 15 2021 00:28:00	Discover Financial Services, POB 15316, Wilmington, DE 19850-5316
517491544	+ Email/Text: hannlegal@hannfinancial.com	Jul 14 2021 20:36:00	Hann Financial Services, 1 Centre Dr., Jamesburg, NJ 08831-1564
517491540	EDI: JPMORGANCHASE	Jul 15 2021 00:28:00	Chase Card Services, POB 15298, Wilmington, DE 19850-5298
517491546	Email/Text: PBNCNotifications@peritussservices.com	Jul 14 2021 20:36:00	KOHL'S Department Store, PO Box 3115, Milwaukee, WI 53201-3115
517491547	Email/Text: PBNCNotifications@peritussservices.com	Jul 14 2021 20:36:00	Kohls/Capital One, PO Box 3115, Milwaukee, WI 53201-3115
517633545	Email/PDF: resurgentbknotifications@resurgent.com	Jul 14 2021 20:38:30	LVNV Funding, LLC its successors and assigns as, assignee of LendingClub Corporation &, LC Trust I, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517491548	Email/Text: bk@lendingclub.com	Jul 14 2021 20:36:00	Lending Club, Dept#34268, PO Box 39000, San Francisco, CA 94139-0001
517491549	+ Email/Text: bk@lendingclub.com	Jul 14 2021 20:36:00	Lending Club Corp, 71 Stevenson St, Ste 300, San Francisco, CA 94105-2985
517491550	EDI: PHINGENESIS	Jul 15 2021 00:28:00	MABT - Genesis Retail, PO Box 4499, Beaverton, OR 97076-4499
517625848	+ EDI: MID8.COM	Jul 15 2021 00:28:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517491552	Email/Text: Bankruptcy.Notices@pnc.com	Jul 14 2021 20:36:00	PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180
517630156	EDI: PRA.COM	Jul 15 2021 00:28:00	Portfolio Recovery Associates, LLC, c/o HELZBERG DIAMONDS, POB 41067, Norfolk VA 23541
517491551	EDI: RMSC.COM	Jul 15 2021 00:28:00	PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658
517491553	Email/Text: bankruptcy@prosper.com	Jul 14 2021 20:36:00	Prosper Marketplace, 221 Main St # 300, San Francisco, CA 94105-1909
517491554	EDI: RMSC.COM	Jul 15 2021 00:28:00	SYNCB/Amazon, PO Box 965015, Orlando, FL 32896-5015
517491555	EDI: RMSC.COM	Jul 15 2021 00:28:00	SYNCB/Care Credit, PO Box 965036, Orlando, FL 32896-5036
517491556	+ EDI: RMSC.COM	Jul 15 2021 00:28:00	SYNCB/DKS, POB 965005, Orlando, FL 32896-5005
517491557	EDI: RMSC.COM	Jul 15 2021 00:28:00	SYNCB/JC Penney, PO Box 965036, Orlando, FL 32896-5036
517491558	EDI: RMSC.COM	Jul 15 2021 00:28:00	SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005
517491559	EDI: RMSC.COM	Jul 15 2021 00:28:00	SYNCB/PAYPAL, PO Box 965005, Orlando, FL 32896-5005
517491562	EDI: WACHOVIA.COM	Jul 15 2021 00:28:00	WACHRL, Attn Centralized BK MAC R4057-0, PO Box 13765, Roanoke, VA 24037-3765
517491563	+ Email/PDF: DellBKNotifications@resurgent.com	Jul 14 2021 20:38:38	Webbank/DFS, POB 81607, Austin, TX 78708-1607
517491564	+ EDI: WFFC.COM	Jul 15 2021 00:28:00	Wells Fargo, POB 10335, Des Moines, IA 50306-0335
517491565	+ EDI: WFFC.COM	Jul 15 2021 00:28:00	Wells Fargo Bank, POB 14517, Des Moines, IA 50306-3517
517491566	+ EDI: WFFC.COM		

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Jul 15 2021 00:28:00

Wells Fargo Bank NA/WB, POB 94435,
Albuquerque, NM 87199-4435

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 16, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 14, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Texas Capital Bank N.A dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jeanie D. Wiesner	on behalf of Debtor Earl W. Bryant Jr. jeanie@sadeklaw.com
Jeanie D. Wiesner	on behalf of Joint Debtor Heather L. Bryant jeanie@sadeklaw.com
Rebecca Ann Solarz	on behalf of Creditor Federal Home Loan Mortgage Corporation rsolarz@kmlawgroup.com
Rebecca Ann Solarz	on behalf of Creditor Texas Capital Bank N.A rsolarz@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8